

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-09-48097-cec

Julia A Antezana

79 Cannon Drive  
Staten Island, NY 10314

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9213

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on September 18, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 23, 2009

s/ Carla E. Craig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 09-48097

User: fharrigan  
Form ID: 262

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Dec 23, 2009

The following entities were noticed by first class mail on Dec 25, 2009.

db	+Julia A Antezana,	79 Cannon Drive,	Staten Island, NY 10314-7512
smg	+Diana Adams,	Office of the United States Trustee,	271 Cadman Plaza East,
		Brooklyn, NY 11201-1833	
smg	+NYC Department of Finance,	345 Adams Street, 3rd Floor,	Attn: Legal Affairs - Devora Cohn,
		Brooklyn, NY 11201-3719	
smg	+NYS Department of Taxation & Finance,	Bankruptcy Unit,	PO Box 5300, Albany, NY 12205-0300
smg	+NYS Unemployment Insurance,	Attn: Insolvency Unit,	Bldg. #12, Room 256,
		Albany, NY 12240-0001	
6374621	+Beneficial,	P O Box 3425,	Buffalo, NY 14240-3425
6374622	Chase Home Finance,	P.O.Box 78116,	Phoenix, AZ 85062-8116

The following entities were noticed by electronic transmission on Dec 23, 2009.

6374619	+EDI: AMEREXPR.COM Dec 23 2009 15:18:00	American Express,	P.O. Box 1270,
		Newark, NJ 07101-1270	
6374620	+EDI: BANKAMER.COM Dec 23 2009 15:13:00	Bank Of Amercia,	P.O. Box 15019,
		Wilmington, DE 19886-5019	
6374623	+EDI: DISCOVER.COM Dec 23 2009 15:18:00	Discover Card,	P.O. Box 71084,
		Charlotte, NC 28272-1084	
6374624	EDI: HFC.COM Dec 23 2009 15:13:00	HFC,	P.O. Box 17574, Baltimore, MD 21297-1574
6374625	+EDI: TSYS2.COM Dec 23 2009 15:13:00	Macys,	P.O. Box 183083, Columbus, OH 43218-3083
6374626	+EDI: WFFC.COM Dec 23 2009 15:18:00	Wells Fargo Financial National Bank,	P.O. Box 98796,
		Las Vegas, NV 89193-8796	

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2009

Signature:

